



Seller Financing Disclosure for Homeowner’s Associations

Resident Name: _____

Property Address: _____

This document is intended to inform and gain your approval regarding our long-term ownership financing product, the Link Home Loan (or, “Link”). This 40-year consumer homeownership product utilizes a seller financing contract with an underlying assumable 30-year FHA loan. Trio’s Governmental Agency Partners who are approved through HUD and the Office of General of Counsel, are the entities listed on the underlying 30-year 203b FHA Loan. The resident is listed on the 40-year seller financing contract called Link.

While the resident does not initially hold title rights, through signing our seller financing agreement and a memorandum of contract, this grants them an equitable title interest. Having equitable title interest means the resident has the right to have possession of the property, make improvements following HOA rules, sell the property if desired, and build equity in the home. Legal title is transferred into their name at payoff or should they refinance during their term. The purchaser/title owner of this property will not be occupying the home. Instead, our resident will occupy the home and be responsible for paying all maintenance and repairs as well as HOA dues and related fees.

We wanted to make you aware of this arrangement to ensure that it aligns with any regulations or guidelines set forth by the HOA. If you have any questions or concerns, please contact us.

By signing this document, you acknowledge that you have been informed of and permit the use of our seller financing agreement in your HOA community, thus you understand:

- The resident of the home will not be the same as the legal title holder
- The home is not rented or leased, but under a long-term 40 year seller financing contract
- The resident of the home is responsible for adhering to all regulations, paying dues, and rectifying any violations that should arise
- Trio and its partner on title are a back-stop should you run into any issues with the resident

Thank you for supporting homeownership in your community.

Team Trio

Mylinkloan@thinktrio.com

Linkservicing@thinktrio.com

<p>TO BE FILLED OUT BY HOA</p> <p>HOA Name: _____</p> <p>Phone Number: _____</p> <p>Email: _____</p> <p>Website, if applicable: _____</p> <p>HOA Signature: _____</p> <p>Name & Title: _____</p>
